

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: MIRIAM ANNETTE BROWNING ISLAND §
 § Case No.: 09-31560
 §
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 §
Debtor(s) §

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/27/2009.
- 2) This case was confirmed on 10/15/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 11/19/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/26/2011.
- 5) The case was completed on 09/04/2012.
- 6) Number of months from filing to the last payment: 36
- 7) Number of months case was pending: 40
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 4,350.00
- 10) Amount of unsecured claims discharged without payment \$ 7,104.34
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 37,067.27
Less amount refunded to debtor	\$ 1,195.27
NET RECEIPTS	\$ 35,872.00

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 2,900.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 1,981.71
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION **\$ 4,881.71**

Attorney fees paid and disclosed by debtor **\$ 600.00**

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
CAPITAL ONE AUTO FIN	SECURED	12,155.00	18,667.22	18,667.00	18,667.00	1,433.86
CAPITAL ONE AUTO FIN	UNSECURED	5,438.00	.00	.22	.16	.00
ALL CREDIT LENDERS	UNSECURED	800.00	857.88	857.88	642.06	.00
AMERICASH LOANS LLC	UNSECURED	700.00	1,231.78	1,231.78	.00	.00
APPLIED BANK	UNSECURED	2,062.00	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	685.00	787.76	787.76	589.58	.00
DEVON FINANCIAL SVC	UNSECURED	230.00	NA	NA	.00	.00
EQUIFAX	OTHER	.00	NA	NA	.00	.00
EXPERIAN	OTHER	.00	NA	NA	.00	.00
FIRST PREMIER BANK	UNSECURED	283.00	NA	NA	.00	.00
GREAT AMERICAN FINAN	UNSECURED	1,843.00	1,705.84	1,705.84	1,276.70	.00
PRA RECEIVABLES MANA	UNSECURED	358.00	502.42	502.42	376.06	.00
PRA RECEIVABLES MANA	UNSECURED	412.00	506.49	506.49	379.07	.00
MERRICK BANK	UNSECURED	1,783.00	1,870.42	1,870.42	1,399.88	.00
NORTHWEST CAPITAL	UNSECURED	2,300.00	1,570.44	1,570.44	1,175.36	.00
PRA RECEIVABLES MANA	UNSECURED	2,834.00	3,140.96	3,140.96	2,350.79	.00
SEVENTH AVENUE	UNSECURED	600.00	950.56	950.56	711.43	.00
SIR FINANCE	UNSECURED	1,000.00	1,215.00	1,215.00	909.34	.00
TRANS UNION	OTHER	.00	NA	NA	.00	.00
INTERNAL REVENUE SER	PRIORITY	NA	1,079.00	1,079.00	1,079.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	18,667.00	18,667.00	1,433.86
All Other Secured	.00	.00	.00
TOTAL SECURED:	18,667.00	18,667.00	1,433.86
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	1,079.00	1,079.00	.00
TOTAL PRIORITY:	1,079.00	1,079.00	.00
GENERAL UNSECURED PAYMENTS:	14,339.77	9,810.43	.00

Disbursements:

Expenses of Administration	\$ 4,881.71	
Disbursements to Creditors	\$ 30,990.29	
TOTAL DISBURSEMENTS:		\$ 35,872.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/27/2012

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.